

**IN THE UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
(WILKES-BARRE)**

**IN RE: JOHN CHARLES SPRATLEY, JR.  
AKA JOHN CHARLES SPRATLEY  
AKA JOHN SPRATLEY AND  
JOSELYN WATERS  
AKA JOSELYN SPRATLEY  
AKA JOSELYN WATERS-SPTRATELY  
DEBTORS.**

**CASE NO.: 5:17-bk-03977-MJC  
CHAPTER 13  
JUDGE: MARK J. CONWAY**

**HSBC BANK USA, NATIONAL ASSOCIATION, AS  
TRUSTEE FOR ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST, SERIES 2005-HE4 ASSET-  
BACKED PASS-THROUGH CERTIFICATES,  
SERIES 2005-HE4  
MOVANT,**

**VS.  
JOHN CHARLES SPRATLEY, JR. AND JOSELYN  
WATERS, DEBTORS AND  
JACK N. ZAHAROPOULOS, TRUSTEE,  
RESPONDENTS,**

**CERTIFICATE OF NO OBJECTION TO MOTION FOR RELIEF FROM STAY (D.E. 56)**

Movant, through counsel, hereby avers:

1. On December 23, 2021, HSBC Bank USA, National Association, as Trustee for Ace Securities Corp. Home Equity Loan Trust, Series 2005-HE4 Asset-Backed Pass-Through Certificates, Series 2005-HE4 filed the above-captioned Motion for Relief from Stay (D.E. 56).
2. On December 23, 2021, the Motion and Notice of Motion was served as stated in the Motion.
3. Pursuant to Local Bankruptcy Rule 9014, any response to the Motion was due no later than January 6, 2022.
4. As of this date, no objection has been filed to the Motion.

WHEREFORE, Movant prays that the Court enter an order granting the relief requested in the Motion.

**DATED** this 10<sup>th</sup> day of January 2022.

Respectfully submitted,

/s/ Joshua I. Goldman

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*Counsel for Creditor*

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic notice and/or by First Class U.S. Mail on this the 10<sup>th</sup> day of January 2022:

/s/ Joshua I. Goldman

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**SERVICE LIST (CASE NO. 5:17-BK-03977-MJC)**

DEBTOR

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JOINT DEBTOR

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TRUSTEE

JACK N ZAHAROPOULOS (TRUSTEE)  
STANDING CHAPTER 13 TRUSTEE  
8125 ADAMS DRIVE, SUITE A  
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U.S. TRUSTEE

UNITED STATES TRUSTEE  
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